

In re:
 Joseph L. Miller
 Rebecca L. Miller
 Debtors

Case No. 12-20116-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 14

Date Rcvd: Aug 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2018.

db/jdb +Joseph L. Miller, Rebecca L. Miller, 52 Oval Turn Lane, Levittown, PA 19055-1518
 13034908 +JP Morgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
 Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Aug 25 2018 02:00:06 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2018 01:59:04
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 25 2018 02:00:01 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

12939648 +EDI: GMACFS.COM Aug 25 2018 05:48:00 Ally Financial Inc., P O Box 130424,
 Roseville, MN 55113-0004

12963663 EDI: AIS.COM Aug 25 2018 05:48:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838

12922848 +EDI: HFC.COM Aug 25 2018 05:48:00 BENEFICIAL CONSUMER DISCOUNT COMPANY,
 636 GRAND REGENCY BLVD., BRANDON, FL 33510-3942

12899048 EDI: BANKAMER.COM Aug 25 2018 05:48:00 Bank of America, N.A., NC4-105-02-99,
 PO Box 26012, Greensboro, NC 27420-6012

13124416 +E-mail/Text: bncmail@w-legal.com Aug 25 2018 01:59:51 Cheswold (Ophrys), LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

12893819 +E-mail/Text: bankruptcy@unj.org Aug 25 2018 01:58:58 Credit Union Of N J, Po Box 7921,
 Ewing, NJ 08628-0921

13116197 EDI: JEFFERSONCAP.COM Aug 25 2018 05:48:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302

12913961 EDI: JEFFERSONCAP.COM Aug 25 2018 05:48:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617

12954949 EDI: NEXTTEL.COM Aug 25 2018 05:48:00 Sprint Nextel, Attn Bankruptcy Dept, PO Box 7949,
 Overland Park KS 66207-0949

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12956263 ##+Rjm Acquisitions Funding Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmllawgroup.com,
 bkgroup@kmllawgroup.com

ELLIS B. KLEIN on behalf of Debtor Joseph L. Miller ykassoc@gmail.com, ykaecf@gmail.com,
 ebklein.ykabk@gmail.com, paullawyers@gmail.com, pyoung@ykalaw.com

ELLIS B. KLEIN on behalf of Joint Debtor Rebecca L. Miller ykassoc@gmail.com, ykaecf@gmail.com,
 ebklein.ykabk@gmail.com, paullawyers@gmail.com, pyoung@ykalaw.com

JEROME B. BLANK on behalf of Creditor JPMorgan Chase Bank, National Association
 paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

JOSEPH ANGE DESSOYE on behalf of Creditor JPMorgan Chase Bank, N.A., et. al. paeb@fedphe.com
KEVIN G. MCDONALD on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com
MARIO J. HANYON on behalf of Creditor JPMorgan Chase Bank, National Association
paeb@fedphe.com
PAUL H. YOUNG on behalf of Joint Debtor Rebecca L. Miller support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com, pyoung@ymalaw.com
PAUL H. YOUNG on behalf of Debtor Joseph L. Miller support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com, pyoung@ymalaw.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 12

Information to identify the case:		
Debtor 1	Joseph L. Miller	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)	Rebecca L. Miller	
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 12-20116-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph L. Miller

Rebecca L. Miller

8/23/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.